

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

JANET BAKER and JAMES BAKER,
JKBAKER LLC and JMBAKER LLC,

Plaintiffs,

v.

DEXIA BANK BELGIUM (formerly known
as ARTESIA BANKING CORP., S.A.)

Defendants.

Civil Action No.: 04-10501 (PBS)

CERTIFICATE OF KARA MORROW

In accordance with Local Rule 83.5.3(b), I, Kara Morrow, certify as follows:

1. I am admitted to practice in the State of New York, and in the United States District Courts for the Southern District of New York and the Eastern District of New York.
2. I am a member of the bar in good standing in all of the jurisdictions listed in paragraph 1, above.
3. No disciplinary proceedings are pending against me as a member of the bar in any jurisdiction.
4. I am familiar with the Local Rules of the United States District Court for the District of Massachusetts.

Respectfully submitted,



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Date: March 29, 2006

Counsel for Dexia Bank Belgium